



ndi | NATIONAL
DISABILITY
INSTITUTE

2025

ANNUAL REPORT

Hundreds of thousands
reached.

Hundreds of millions in
wealth generated.

Millions of Americans newly protected
through policy change.

NationalDisabilityInstitute.org

ADVANCING ECONOMIC OPPORTUNITY THROUGH INCLUSION

In 2025, National Disability Institute strengthened financial systems, influenced federal policy, expanded wealth-building tools and delivered measurable economic outcomes for people with disabilities nationwide.

This report highlights the impact of our work—and the partnerships that make it possible.

7.4 MILLION

SSI beneficiaries protected through SSA policy clarification



256,334

individuals reached nationally



\$25.3 MILLION

in wages earned by ADEN participants



\$3 MILLION

contributed to the federal tax base in 2025



\$509 MILLION

in new wealth generated



38,893

new ABLA accounts opened



1,000+

individuals reduced debt and increased savings



\$1.37 MILLION

in capital accessed by entrepreneurs with disabilities

2025 IMPACT AT A GLANCE

- **\$509 million** in new wealth generated
- **38,893** new Achieving a Better Life Experience (ABLE) accounts opened
- **1,000+** individuals reduced debt and increased savings through inclusive financial counseling
- **\$1.37 million** in capital accessed by entrepreneurs with disabilities
- **7.4 million** SSI beneficiaries protected through SSA policy clarification
- **256,334** individuals reached nationally
- **\$25.3 million** in wages earned by ADEN participants in 2025; \$116.8 million+ earned since 2015
- **\$3 million** contributed to the federal tax base in 2025; \$14 million+ contributed since 2015

MESSAGE FROM NDI EXECUTIVE DIRECTOR THOMAS FOLEY

As National Disability Institute (NDI) marks our 20th anniversary, I am deeply proud of how far we have come in advancing economic opportunity and financial inclusion for people with disabilities. For two decades, NDI has worked to ensure that individuals have the access, tools and knowledge needed to achieve lasting financial stability and to fully participate in the economic life of our nation.

For me, this mission is personal. As someone with a disability who navigated the journey of returning to the workforce and building a financial future, I have seen firsthand how critical employment and financial inclusion are to independence, confidence and self-determination.

At the foundation of financial inclusion is employment. Through our employment programs, we have supported thousands of individuals receiving disability benefits to return to work—collectively earning more than \$116 million in new wages. These programs also provide technical assistance, information, tools and guidance that help jobseekers, employers and service providers pursue successful, sustainable employment outcomes. Our leadership in expanding and

promoting ABLÉ accounts has empowered people with disabilities and their families to save and invest more than \$3 billion, creating new pathways to asset building and financial security. Likewise, our efforts to expand access to mainstream financial services have contributed to a 38% reduction in the unbanked rate among people with disabilities—opening more than 750,000 new bank accounts in the past dozen years.

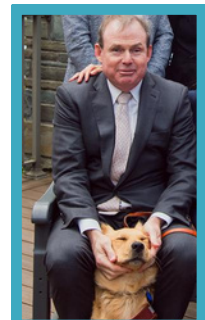
These accomplishments represent only a portion of NDI's broader impact. From policy leadership to training and research, every NDI initiative contributes to a future where people with disabilities can align their ambitions with their financial potential.

I want to extend my heartfelt appreciation to our extraordinarily dedicated and talented staff and Board, whose innovation and passion drive this work every day, as well as to the funders and partners who make it possible. Together, we are not only celebrating 20 years of meaningful progress, but also building the foundation for an economy that truly includes everyone.

Best,



Thomas E. Foley, J.D.
Executive Director



(and Moon!)



\$509 MILLION
in new wealth generated

ADVANCING ECONOMIC OPPORTUNITY AND FINANCIAL INCLUSION FOR PEOPLE WITH DISABILITIES

In 2025, we strengthened systems, expanded wealth-building access and elevated disability inclusion across financial, workforce and policy landscapes. Through coordinated national initiatives, strategic partnerships and measurable outcomes, NDI continued to position disability inclusion as essential to economic mobility.

ABOUT US

National Disability Institute (NDI) is a national nonprofit organization dedicated to improving the financial health and well-being of people with disabilities. Through research, education, policy development, demonstration projects and validated interventions, we promote economic and financial empowerment for people with disabilities and their families across the United States. Our mission is to build a better financial future for all Americans with disabilities and their families.

By the Numbers: 2025 Impact Snapshot

- 256,334 individuals reached nationally
- 38,893 new ABLÉ accounts opened
- \$508,984,255 in new wealth generated
- 7.4 million SSI beneficiaries protected through SSA policy clarification
- \$1.37 million in capital accessed by entrepreneurs with disabilities
- 1.2+ million total website page views
- 5,600+ media placements
- 56,000+ engaged subscribers nationwide

256,335

individuals reached
nationwide



In 2025, we continued to grow our national influence, program reach and internal capacity. We have **50 staff members** supporting more than 30 projects across financial inclusion, employment, research and public policy, reflecting ongoing expansion and investment in talent. We are disability-led and 40% of our staff members identify as having a disability; along with 40% of our Board members.



30 PROJECTS

Across financial inclusion, employment, research and public policy



50 STAFF MEMBERS

Disability-led, with 40% of our staff members identifying as having a disability



\$17.5 MILLION

In annual revenue (unaudited)

Financially, we have experienced annual revenue growth over the past five years ending 2025 with **\$17.5 million in annual revenue (unaudited)**. This marks another year of strong performance, underscoring our ability to scale our mission-driven work and meet rising national demand for disability-inclusive solutions. Entering 2025, we continued to build on this trajectory - expanding strategic partnerships, deepening our program portfolio and strengthening systems that improve the financial futures of people with disabilities nationwide.

EVIDENCE-BASED STRATEGIES DRIVING ECONOMIC ADVANCEMENT FOR PEOPLE WITH DISABILITIES

NDI advances economic opportunity for people with disabilities through initiatives grounded in research, federal guidance and decades of field experience. Across our work, NDI applies data-driven approaches to improve financial health, expand employment pathways and strengthen community

Disability-Inclusive Financial Counseling (DIFC), Integrated Resource Teams (IRT), Inclusive Small Business Ecosystem Support and STEM Apprenticeship Pathways, demonstrate measurable impact through data-informed implementation, continuous quality improvement and rigorous outcome tracking.



Ramonia Rochester
Research Director

Disability-Inclusive Financial Counseling

NDI's **Disability-Inclusive Financial Counseling** initiative is responsive to the needs of working-age people with disabilities, 10 percent of whom are considered financially healthy and one-third of whom are financially vulnerable. (See [The Financial Health of People With Disabilities](#)). Through partnerships with financial counselors, housing counselors and national credentialing organizations, NDI delivers training grounded in real-world case studies and evidence-informed financial capability practices reflected in the Financial Inclusion Essentials curriculum, and addresses the intersecting effects of disability, race, ethnicity, and poverty on financial decision-making.

Program evaluation includes:

- Pre- and post-training assessments
- Counselor competency evaluations
- Client financial indicators such as budgeting, savings growth and financial self-efficacy
- Use of tools such as the Financial Fitness Score and financial education resources

These measures help track improvements in financial behaviors and access to inclusive financial services.

Integrated Resource Teams

NDI strengthens the public workforce system through the **Integrated Resource Team (IRT) model**, a coordinated service strategy recognized under WIOA and the Rehabilitation Act.

We train workforce professionals to coordinate services, leverage resources and engage employers to improve employment outcomes for individuals with complex needs.

Impact is measured through:

- Workforce performance outcomes
- Partner engagement and cross-system coordination
- Use of multiple funding streams
- Post employment activities

These indicators demonstrate that coordinated services improve job quality and long-term economic mobility.

Inclusive Small Business Ecosystem Support

NDI's Inclusive Small Business Ecosystem Support initiative strengthens the capacity of **State Vocational Rehabilitation (VR) agencies and statewide partners** to support entrepreneurs with disabilities. We provide technical assistance including policy review, ecosystem assessments, business planning support and professional development for VR staff and partners.

Data tracking includes:

- VR staff competency development
- Policy modernization within state systems
- Business plan completion and business launches
- Early-stage revenue and sustainability indicators

This work helps build a **replicable national model of disability-inclusive entrepreneurship**.

STEM Apprenticeship Pathways

NDI expands access to high-growth STEM careers through inclusive apprenticeship pathways based on national research demonstrating the effectiveness of earn-and-learn models.

Our approach integrates universal design and collaboration among employers, education partners and Vocational Rehabilitation agencies.

Evaluation tracks:

- Participant demographics and participation
- Program completion and credential attainment
- Post-apprenticeship employment outcomes
- Employer accessibility improvements

These pathways strengthen the STEM workforce pipeline while improving long-term financial security for participants.

Together, these initiatives show how we use evidence-driven strategies, cross-sector partnerships and rigorous evaluation to expand financial inclusion and economic advancement for people with disabilities.

FINANCIAL INCLUSION: MEASURABLE OUTCOMES

Disability Inclusive Financial Counseling (DIFC)

Building on our approach to inclusive financial counseling that we field tested in New York City, NDI scaled disability-inclusive financial counseling nationally.

New York City (2019–2021):

- 1,000+ individuals served
- \$632,000 in debt reduced
- \$852,913 saved

Louisville & Bay Area (Nov 2022–May 2024):

- 16% increased savings (avg. \$2,302)
- 22% reduced debt (avg. \$7,000)
- 11% increased income (avg. \$799)
- 12% increased credit scores

Model Expansion:

- 100 trained disability-inclusive financial counselors and counting
- Active expansion across Louisville, Bay Area, Detroit, Pittsburgh and Central Iowa
- Goal: 1,500 clients served by 2026

These outcomes demonstrate that when financial counseling is intentionally inclusive, individuals achieve strong and sustained financial gains.

Inclusive Small Business and Entrepreneurship

NDI's first-of-its-kind research on the challenges entrepreneurs face informed our pilot project designed to educate the small business ecosystem on:

- Supporting entrepreneurs with disabilities
- Providing service navigation to entrepreneurs with disabilities seeking to start a business



Maria Jaramillo
Director of Financial
Empowerment



100

**trained disability-
inclusive financial
counselors**



\$632,000

in debt reduced

Each program reflects NDI's commitment to scalable solutions, measurable impact and continuous innovation in pursuit of a more equitable financial future for all.

- Coaching entrepreneurs with disabilities through concept and growth of their business
- 111 entrepreneurs approved for \$1.37 million in capital
- 811 clients served
- 14,853 individuals trained
- 2,369 hours of counseling delivered

Replication of the approach with a focus on the VR system to expand competitive integrated employment pathways:

- 88 entrepreneurs actively served
- 24 VR counselors trained
- 1,400+ unduplicated outreach participants
- 88% training satisfaction

Our initial findings demonstrate that with support, entrepreneurs with disabilities have novel ideas along with the ability to develop the business acumen to be successful small business owners.

EXPANDING WEALTH-BUILDING ACCESS: ABLE NATIONAL RESOURCE CENTER

NDI's Achieving a Better Life National Resource Center (ABLE NRC) continues to lead national expansion of disability-inclusive savings and investment tools.

2025 Outcomes:

- 38,893 new ABLE accounts opened
- \$508,984,255 in increased wealth
- 234,453 total active ABLE account owners
- Potential impact for 14 million+ eligible Americans

Policy Impact:

- 4 policy or provision changes secured
- 5 public-sector stakeholders engaged
- SSA policy clarification benefiting 7.4 million SSI beneficiaries, protecting income and Medicaid eligibility

These permanent federal policy wins ensure long-term protection and expansion of wealth-building tools.

WORKFORCE SYSTEMS TRANSFORMATION

Advancing Employment Opportunities

NDI advances employment opportunities for people with disabilities through national leadership on implementing the Workforce Innovation and Opportunity Act (WIOA). In 2025, we provided training, technical assistance, policy research, innovative practices and practical tools that help workforce systems break down silos, adopt next-generation employment practices and better support job seekers with disabilities in securing meaningful work.

We partner with state agencies and community-based providers to build their capacity to deliver high-quality, employment-focused supports by offering guidance, resources and technical assistance that help organizations prepare for new service models and enhance their ability to promote meaningful employment outcomes.

- 26,407 individuals attended webinar training on employment strategies
- 1,064 Vocational Rehabilitation Counselors completed intensive training
- 24 Communities of Practice held
- 1,374 Knowledge Checks

NDI's workforce transformation activities drive systemic change by redesigning employment service models to prioritize competitive integrated employment, ensuring vocational rehabilitation systems and workforce development boards have the capacity to support the career advancement and economic inclusion of people with disabilities.



Laura Gleneck

Director of
Employment



26,407

**individuals attended
webinar training on
employment strategies**



1,064

**Vocational Rehabilitation
counselors completed
intensive training**

This work includes the American Dream Employment Network (ADEN), which advances employment outcomes for Social Security beneficiaries nationwide. ADEN's full impact is detailed in its standalone [annual report](#).

ADVANCING LEGISLATIVE PRIORITIES

Shaping Policy for Economic Opportunity

In 2025, we advanced federal policy efforts that expand economic opportunity and strengthen financial stability for people with disabilities.



**Ly Xīnzhèn Zhǎngsūn
Brown, J.D.**
Public Policy Director

- Advised Congressional staff on development of legislation addressing the extra costs of mobility devices through creation of a partially refundable tax credit for individuals with physical disabilities.
- Provided subject matter expertise to the U.S. Treasury on tax implications related to ABLE accounts, ensuring policy clarity and long-term sustainability of disability savings tools.
- Submitted expert public comment to the Social Security Administration (SSA) regarding conservation of public benefits for children and youth in the foster care system.
- Prepared transition memorandums outlining major disability economic and finance policy priorities to inform the start of the 2025 congressional session and incoming presidential administration.
- Invited by Senate Health, Education, Labor, and Pensions (HELP) Committee staff to submit public testimony on affordable healthcare.

NDI endorsed and supported legislation advancing:

- Asset limit reform for recipients of public benefits
- Disabled-owned small business development
- Fair pay for direct support professionals
- Competitive integrated employment
- Protections for Medicaid, SNAP and Social Security programs

Building the Policy Field

- Hosted 6 **public policy fellows** in 2025, supporting federal and state policy development.
- Joined the inaugural Disability Economic Policy Research Consortium.
- Joined the **Disability and Consumer Coalition**, strengthening cross-sector economic policy collaboration.

Disability Data & Community Inclusion

Through community alliances and disability data initiatives:

- 5 Disability Inclusion Alliances supported
- 35 professionals engaged in national disability data webinars
- Development of a 5-year strategic plan embedding disability into economic mobility systems
- Creation of structured readiness assessment frameworks

This work integrates disability into economic development and mobility strategies nationwide.



5-year

**strategic plan
embedding disability
into economic
mobility systems**



6 fellows

**supporting federal
and state public
policy development
hosted**

NATIONAL VISIBILITY & THOUGHT LEADERSHIP

NDI strengthened its national voice in 2025 through coordinated media and digital engagement.

Earned Media Impact

- 3 major press releases
- 18,100+ press release views
- 5,600+ media hits
- 1,700+ journalist pickups
- 5,300+ audience engagements
- 300+ multimedia views

ABLE NRC Website:

- 639,249 page views,
- 237,094 visitors
- December peak: 64,987 views | 26,210 visitors

NDI Website:

- 565,954 page views
- 344,783 visitors
- December peak: 37,939 views | 24,415 visitors

Combined:

- 1.2+ million total page views
- 580,000+ total visitors

Social Media Channels:

- 17,000 LinkedIn Followers
- 1,000 Instagram Followers (NDI + ABLE NRC)
- 31,000 Facebook Followers (NDI + ABLE NRC)
- 3,000 YouTube Subscribers

Total Email Subscribers:

- ABLE NRC: 22,507 subscribers
- ABLE Newsletter: 19,066 subscribers
- NDI: 9,483 subscribers
- Small Business Hub: 5,125 subscribers
- Financial Resilience Center: 1,552 subscribers
- LEAD Center: 5,301 subscribers

Total: 56,000+ engaged subscribers



LaShawn Douglas

Marketing &
Communications Director



1.2+ million

total page views across
NDI and ABLE NRC
websites



56,000+

engaged subscribers

ORGANIZATIONAL GROWTH & CAPACITY

NDI's growth reflects increasing national demand and funder confidence:

- Expanded from 20 funded projects to 32 projects
- Increased from 28 employees to 50 employees

Growth strengthens NDI's ability to scale models, influence policy and deepen national partnerships.



Elizabeth Jennings
Deputy Director

2025: A Year of Systems-Level Impact

NDI's work in 2025 did more than serve individuals, we strengthened national infrastructure:

- Protecting wealth-building opportunities
- Increasing income and savings
- Reducing debt
- Expanding access to capital
- Influencing federal policy
- Strengthening workforce systems
- Elevating disability inclusion as a national economic priority

Our measurable results reflect a clear trajectory:

Inclusive systems produce stronger economic outcomes –for individuals, communities and the nation.

Looking Ahead

In 2026 and beyond, we will:

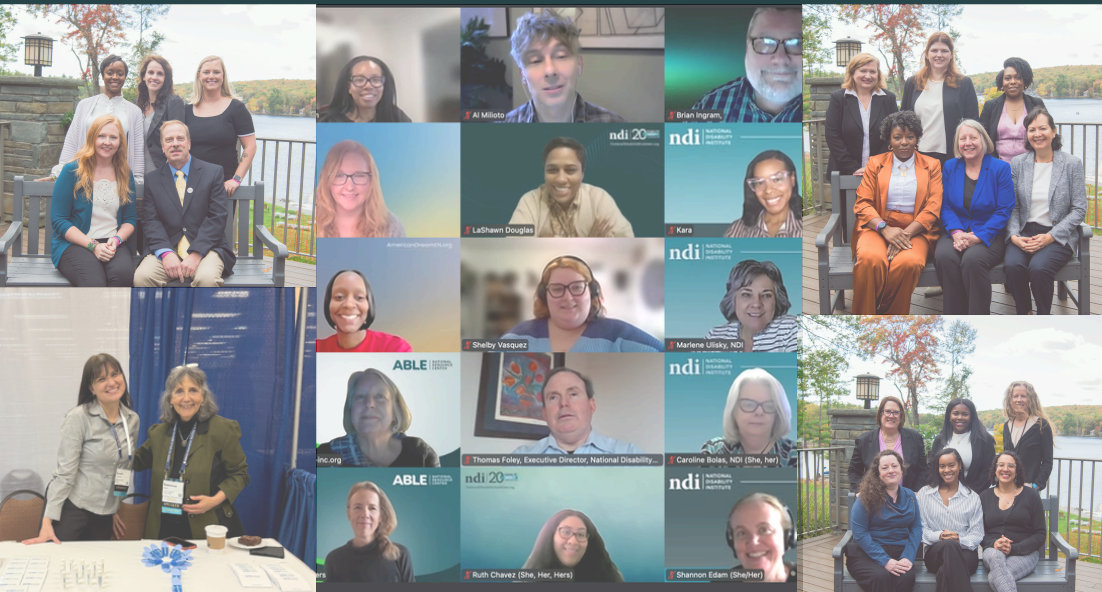
- Scale Disability Inclusive Financial Counseling to additional cities
- Expand ABLE outreach under newly permanent federal provisions
- Deepen workforce system integration
- Strengthen small business ecosystems for entrepreneurs with disabilities
- Continue embedding disability inclusion within financial and economic systems



2025

NDI welcomes partners committed to scaling strategies that expand financial access, employment opportunity and long-term economic security for people with disabilities.

Contact us at info@ndi-inc.org.



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